

**Testimony in support of HB No. 6582, an Act  
establishing the Connecticut Healthcare Partnership**

**Committee on Insurance and Real Estate**

**Committee on Public Health**

**Mark Masselli**

**President//CEO**

**Community Health Center Inc.**

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Chairwoman Ritter and Chairman Harris, Chairmen Crisco and Fontana, and members of the committees:

My name is Mark Masselli, and I am president/CEO of Community Health Center, a statewide primary health-care delivery system based in Middletown, Connecticut.

Thank you for this opportunity to address you on this important subject of the Connecticut Healthcare Partnership. We support the bill in its current version, particularly with the inclusion of a self-insurance plan and to include small businesses and nonprofit corporations such as ourselves.

We also applaud the Speaker and members of the Legislature who have worked hard on this issue of bringing healthcare equity to more people in this state. Before and after his rise to the Speaker's podium, Chris Donovan has spoken out in favor of affordable and accessible health care. This is the kind of discussion that has made Connecticut a leader in the nation as an advocate for increased access to healthcare. In this day and age, this pooling concept is an issue easily understood by all citizens.

As many of you know, we at Community Health Center (CHC) believe that health care is a right, not a privilege. This bill allows our employees to enter the state employee insurance pool and enjoy the same low costs premiums and high value health care that state employees enjoy. We run our agency like a small business, and as such we would like to enjoy

the lowest possible insurance costs for ourselves and for our hard-working employees, whom we believe are the best in the business.

At CHC, we have 261 employees who are enrolled in our health-care plan, or 77 percent of all eligible employees. We spend nearly \$2.4 million per year on health insurance. Last year our increase was close to 8 percent and at this rate we will see a doubling of our total expense in less than 9 years – In our case every extra dollar we spend on health premiums means that there are less resources to spend on providing needed health care to those we care for - the uninsured and underserved.

Allow me to make a point: CHC already participates in state buying pools – from pencils to automobiles. We want to thank the state for allowing us – just like municipalities and others – to piggyback on the state's purchasing power. This produces real savings because we buy in bulk – it's a common-sense approach to reducing our expenses. This is straight-forward, Yankee ingenuity at its best. With this incredible power behind us, why shouldn't smaller organizations have the power of choice and participate in the purchase of health insurance, which arguably has more effect on and has more importance to our employees than a No. 2 writing implement or a new Chevrolet?

At CHC we see 70,000 patients per year at our 12 hub centers and more than 140 school sites around the state, with locations from Groton to Danbury, from Clinton to Enfield. We see patients for medical services, behavioral health and dental care. We see patients who are underserved and uninsured, and many present with chronic disease. Our employees see patients through their care continuum in the best of times and the worst of times.

Right now-our nearly 400 employees are seeing the worst effects of this economic crisis that our nation is facing. More patients are coming through our doors. We care for people from all walks of life, including many people who work for small businesses. Many of these small businesses can no longer afford health insurance – they want to provide the coverage but the rising cost will put them out of business. We also care for employees of small non-profits such as arts-based organizations and community groups who also face the same crisis as small business and need a helping hand to pay for health insurance. Whether you are for-profit or non-profit, small businesses are all in the same boat, and the boat is taking on water and we need to be rescued. This plan is that life line.

This legislation also makes an important statement in diversifying fair access to healthcare coverage throughout the state. Approximately 70 percent of our employees are women – some of them single parents. They should have the best coverage too. Some of the other community groups who would benefit from this legislation reflect the growing diversity of our state.

And this legislation makes an important statement about healthcare costs. By switching to a self-insurance model, the state pool has the opportunity to hold down costs at a time when costs are rising precipitously. As a healthcare agency, CHC runs a highly efficient and lean operation. This move by the state is a wise investment in our state's future and we appreciate it.

Finally, this legislation makes an important statement about our state's future – because it invests in the families and children of our public servants, small business and employees of nonprofits. The offer of more inexpensive healthcare to a larger pool of people generally means reduced savings and the possibility of coverage for more people. We believe this pool will include more women and children. We must protect their health, just as we protect the health of our thousands of patients.

Once again, I thank the committees for your time.

